

Identity Theft Can Happen Anytime, Anyplace

By Karen Kelley, OIS

If you never think it could happen to you, think again. I used to say, "It will NEVER happen to me," well, I'll never say "never" again.

I'm not sure exactly how it happened as my purse hasn't been stolen nor has my wallet, but somehow, someone has gotten my Visa Check Card number and is using it like crazy. I feel dumb that this happened to me, but I also feel violated. I'm thankful that I have access to my checking accounts via the Internet, since that's how I discovered that someone was using my Visa Check Card number.

My first thought when I saw this charge was "Hey, I haven't made any on-line purchases in a month...what in the heck is this?" There was a \$59.95 charge to a company on-line. Thankfully, there was an 800 number listed, so I called it. I wanted to know exactly what had been purchased. Well, it turns out that someone had purchased a 3 month membership to an adult entertainment website. I was just floored because I asked him how that could be since I was in possession of my Visa Check Card. I told him stop this charge, as my household did not purchase this really, I promise.

The gentleman then told me that I needed to immediately contact my bank and then contact the police to file a report so this person might potentially be prosecuted. Thankfully, my money is being refunded to my account. Some companies might not be as compassionate as this one was with me since he realized that this was an Identity Theft case.

I immediately contacted my bank and they cancelled my bankcard and put a flag on it as I told them what had happened and that there should be any other debits with my Visa Check Card, that everything that I had used it for had cleared. By the time the day was over, this creep has attempted to charge over \$600.00 in on-line purchases.

I then called the City of Silver Lake Police Department to file a report and didn't get any answer. Concerned that I might have more things show up on my account, I called the Shawnee County Sheriff to make a report. They sent an officer right over to take a report and when I mean they sent one right over, he was here in my cube in 20 minutes after I made the call.

The nightmare was getting steadily worse. The Shawnee County Sheriff Deputy took my report and then he proceeded to tell me to contact Equifax, Experian and TransUnion, the three credit reporting agencies, to have a flag put on my account. Well, I looked on the Internet for an 800 number to each agency and the only "live" contact you get is when you sign up for a membership or have a recent copy of a personal credit report that has their 800 number listed. There weren't any links for people to report fraud on their Web sites.

These are the numbers I called:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

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I contacted Norman Jean Schaefer, KDHE's IT Security Officer, as she has years of computer security information and she helped me locate the 800 numbers to each agency. I was also advised to run a virus scan on my home PC to check to see if my PC had been hacked in to. Thankfully, it hadn't.

Now, it's a waiting game. I'm waiting for a detective from the Shawnee County Sheriff to call me for questioning. I'm waiting for the \$59.95 refund from the company that started it all as well as the \$39.00 used for another purchase. I'm waiting to see what else this creep is going to use my old debit card on and I'm waiting to see if he will be caught and prosecuted.

My advice to everyone is, never say never. Be sure to keep track of all your checking/savings accounts that have debit cards available to use and track your regular credit card accounts closely. Make sure you shred all personal information you decide you no longer need. I shred, but it still happened. Never leave bill payments in your mailbox, make a trip to the post office and drop it there. Your account numbers are on the payment stubs.

My biggest piece of advice, if you suspect you are a victim of Identity Theft, report it immediately to your local police department and contact all financial institutions involved. The sooner you report this crime, the better.